Law Offices of Peter Cipparulo, III, LLC

Peter Cipparulo, III, Esq.*

*Certified by the Supreme Court of New Jersey
as a Certified Civil Trial Attorney

349 Route 206, Suite K Hillsborough, NJ 08844 Phone: (908) 275-8777

Fax: (973) 737-1617

Email: petercipparulo@cipplaw.com

January 11, 2016

VIA ECF

Clerk, United States District Court 402 East State Street Trenton, NJ 08608

RE:

PORCORO v. REMEX, INC Docket No. MER DC 007031-15 Our File No. 333

Dear Sir/Madam:

Enclosed please find the defendant Remex, Inc's Notice of Removal and Certification of Mailing.

A copy of this letter along with the Notice of Removal and supporting documents are being served upon counsel for the plaintiff.

Thank you for the Court's attention to this matter.

Very truly yours,

PETER CIPPARÚLO, III

PC/mav Enc.

CC:

Yaakov Saks, Esq., counsel for plaintiff

LAW OFFICES OF PETER CIPPARULO, III, LLC 349 Route 206 – Suite K Hillsborough, NJ 08844 (908) 275-8777

Attorney for Defendant Remex, Inc. Our File No. 333

DOMINIC PORCORO,

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MERCER COUNTY

Special Civil Part

Plaintiff,

Docket No. 007031-15

VS.

Civil Action

REMEX, INC.

Defendants.

NOTICE TO THE CLERK OF THE SUPERIOR COURT OF NEW JERSEY OF REMOVAL TO FEDERAL COURT

Pursuant to 28 U.S.C. § 1446, Defendant Remex, Inc. hereby files a copy of the Notice of Removal to Federal Court which was filed in the United States District Court for the District of New Jersey (Trenton).

Law Offices of Peter Cipparulo, III, LLC Attorneys for the Defendant Remex, Inc.

Ву

PETER CIPPARULO, III

Dated: January 11, 2016

LAW OFFICES OF PETER CIPPARULO, III, LLC 349 Route 206 – Suite K Hillsborough, NJ 08844 (908) 275-8777

Attorney ID: 9431991

Attorney for Defendant Remex, Inc.

VS.

Our File No. 333

DOMINIC PORCORO,

SUPERIOR COURT OF NEW JERSEY

LAW DIVISION: MERCER COUNTY

Special Civil Part

Plaintiff,

Docket No. DC 7031-15

REMEX, INC.

Civil Action

Defendant.

NOTICE OF REMOVAL

TO: CHIEF JUDGE AND JUDGES

OF THE UNITED STATES DISTRICT

COURT FOR THE DISTRICT OF NEW JERSEY

ON NOTICE TO:

Yaakov Saks, Esq. RC Law Group, PLLC 285 Passaic Street Hackensack, NJ 07601 Attorney for Plaintiff

Defendant Remex, Inc. by and through its attorneys, hereby file this Notice of Removal from the Superior Court of New Jersey, Law Division Special Civil Part, Mercer County to the United States District Court for the District of New Jersey (Trenton) and in support thereof, sets forth as follows:

- On or about December 10, 2015 the plaintiff Dominic Porcoro filed this action bearing Docket Number DC-007031-15 alleging that defendant violated the Fair Debt Collection Act ("FDCPA"). (See Complaint, Exhibit A).
 - On December 17, 2015 the Complaint was served on the defendant.

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3. This Notice of Removal complies with 28 U.S.C. § 46(b) as is filed within thirty

(30) days of service of the pleading.

4. Plaintiff's Complaint is removed to the United States District Court for the

District of New Jersey pursuant to 28 U.S.C. § 1331 as the claims for the alleged violations

of the Fair Debt Collection Act, 15 U.S.C. § 1692, et al raise causes of action under Federal

Law.

5. Written notice of this Notice of Removal shall be given to all parties as

required by 28 U.S.C. § 1446(d).

Wherefore, notice is given that this action is removed from the Superior Court of

New Jersey, Special Civil Part, Mercer County to the United States District Court for the

District of New Jersey (Trenton).

Law Offices of Peter Cipparulo, III, LLC Attorneys for the Defendant Remex, Inc.

PETER CIPPARULO III

Dated: January 11, 2016

EXHIBIT A

FILED Dec 10, 2015

RECEIVED DEC 10 2015 MERCER VICINAGE FINANCE DIVISION

SUPERIOR COURT OF NEW JERSEY LAW DIVISION SPECIAL CIVIL PART MERCER COUNTY

Dominic Porcoro	Plaintiff,	Docket No: <u>DC-007031-1</u> 5
	n smalley any	COMPLAINT
9)		() Cash () Check () Money Order Fee Paid & Entered
V.		DEC 1 0 2015
Remex, Inc.	Defendant.	Amount \$ 8-3 - Batch # Sue Regne 3 6 Decay Clan of Superior Court

Plaintiff Dominic Porcoro ("Plaintiff" or "Porcoro") by and through his attorneys, RC Law Group,
PLLC, as and for its Complaint against Defendant Remex, Inc. ("Defendant" or "Remex")
respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of section 1692 et. seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA").

PARTIES

Plaintiff is a resident of the State of New Jersey, County of Passaic, residing at 41
 Whitaker Avenue, 2nd Floor, Woodland Park, NJ 07424.



- 3. Defendant is a debt collector with an address at 307 Wall Street, Princeton, NJ 08540.
- 4. Remex, Inc. is a "debt collector" as the phrase is defined in 15 U.S.C. § 1692(a)(6) and used in the FDCPA.

JURSIDICTION AND VENUE

- 5. The Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1331, as well as 15 U.S.C. § 1692 et. seq. and 28 U.S.C. § 2201. If applicable, the Court also has pendant jurisdiction over the State law claims in this action pursuant to 28 U.S.C. § 1367(a).
- 6. Venue is proper in this judicial district pursuant under N.J.S.A. 6:1-3(a), because the acts and transactions occurred here, Plaintiff resides here, and Defendants transact business here.

FACTUAL ALLEGATIONS

- 7. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully state herein with the same force and effect as if the same were set forth at length herein.
- 8. On information and belief, on a date better known to Defendant, Defendant began collection activities on an alleged consumer debt from the Plaintiff ("Alleged Debt").
- 9. This debt was incurred as a financial obligation that was primarily for personal, family or household purposes and is therefore a "debt" as that term is defined by 15 U.S.C. § 1692a(5).

- 10. On or around October 1, 2015, Defendant sent Plaintiff a collection letter, that when directed to the Defendant's website to make a payment, included collection costs for credit card payments.
- 11. Plaintiff did not agree to such a collection charge and the \$ 7.00 collection fee far exceeds any reasonable costs of collection for this account.
- 12. The addition of this collection fee by Defendant, which was not authorized by the agreement creating the debt or permitted by law, was an attempt to collect an amount not owed by Plaintiff and a violation of numerous and multiple provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e, 1692e(5), 1692e(10), 1692f. and 1692f(1).
- 13. As a result of Defendant's deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

FIRST CAUSE OF ACTION (Violations of the FDCPA)

- 14. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully state herein with the same force and effect as if the same were set forth at length herein.
- 15. Defendant's debt collection efforts attempted and/or directed towards Plaintiff violate various provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692g, 1692e, 1692e(2), 1692e(5), 1692e(10), 1692f, and 1692f(1).
- 16. As a result of the Defendant's violations of the FDCPA, Plaintiff has been damaged and is entitled to damages in accordance with the FDCPA.



PRAYER FOR RELIEF

WHEREFORE, Plaintiff Dominic Porcoro demands judgment from the Defendant Remex, Inc., as follows:

- a) For actual damages provided and pursuant to 15 U.S.C. § 1692k(a)1);
- b) For statutory damages provided and pursuant to 15 U.S.C. § 1692k(2)(A);
- c) For attorney fees and costs provided and pursuant to 15 U.S.C. § 1692k(a)(3);
- d) A declaration that the Defendant's practices violated the FDCPA; and
- e) For any such other and further relief, as well as further costs, expenses and disbursements of this action as this Court may deem just and proper.

Dated: Hackensack, New Jersey November 4, 2015

> RC Law Group/PLLC By: Yaakov Saks, Esq. 285 Passaic Street Hackensack, NJ 07601

Phone: 201.282.6500 ext. 201

Fax: 201.282.6501

Rule 4:51-1 Certification

The undersigned attorney for the plaintiff certifies that the matter in controversy is not the subject of any other action pending in any Court or a pending arbitration proceeding, nor is any other action or arbitration proceeding contemplated. I certify that confidential person identifies have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7b.

Certification

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: 12/4/2017 Signature: Yaakoybaks, Esq.





285 Passaic Street Hackensack, New Jersey 0760 tel: 201.282.6500 x 101

RECEIVED

DEC 10 2015

MERCER VICINAGE

FINANCE DIVISION

fax: 201.282.6501 ysaks@relawgroup.com www.relawgroup.com

December 2, 2015

Mercer County Courthouse Attention: Clerk of Special Civil Part 400 South Warren Street Trenton, NJ 08608

VIA Certified Mail

Dear Sir / Madam:

Enclosed is the following:

- 1) Plaintiffs complaint;
- 2) Summons for the Defendant; and
- 3) Filing fee of \$82.

Please file the complaint and return a stamped filed copy in the enclosed envelope.

Very truly yours,

yakoy Baks, Esq.

Case 3:36-av-00001-PDScTiptentD00756erffiled Filed 101611P1&gePlagef11290f4geFlageID142

MERDC00703115 Mercer Civil Division PO Box 8068 Trenton, NJ 08650-8063 (609) 571-4483





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00004 06 REMEX INC 307 WALL STREET PRINCETON NJ 08540





Court's Address and Phone Number: Mercer Special Civil Part 400 South Warren Street Trenton, NJ, 08608 Telephone No. (609) 571-4000	Superior Court of New Jersey Law Division, Special Civil Part Mercer County Docket No: DC007031-15 Civil Action SUMMONS Check one ContractTort		
YOU ARE	BEING SUED!		
Person or Business Suing You (Plaintiff)	Person or Business Being Sued (Defendant)		
Dominic Parcoro	Remex_Inc. 307 Wall Street		
	Princeton, NJ, 08540		
	Placeton, NV, 00,40		
See the following page(s) for additional plaintiffs)	(See the following page(s) for additional defendants)		
	The Person or Business Suing You Claims You Owe the		
Plaintiff's Attorney Information	Following:		
RC Law Group - Yankov Saks Esq.	\$ 10,000.00		
285 Passaic Street	Lightand Attenua		
Hackensack NJ 07601	ring ret		
	Service rec		
	Author 3 1 bes		
	CIARY USE ONLY		
to file your answer or a signed agreement. It a judgment is money, wages or personal property to pay all or part of the judgment, wages or personal property to pay all or part of the judgment, wages or personal property to pay all or part of the judgment, and the PLAINTIFF'S CLAIMS BE RECEIVED BY THE COURT ABOVE, ON OR BEFORD THE YOU. IF YOU DISAGREE WITH THE PLAINTIFF, YOU. 1. Answer the complaint. An answer form that will explain Special Civil Part Clerk's Offices or on the Judiciary's in decide to file an answer to the complaint made against you want to the complaint made against your property.	S. A. WRITTEN ANSWER OR SIGNED AGREEMENT MOST ORE 01/22/2016. OR THE COURT MAY RULE AGAINST OU MUST DO ONE OR BOTH OF THE FOLLOWING: I how to respond to the complaint is available at any of the New Jersey thermet site www.nicourts.com under the section for Forms. If you but the fee by check or money order payable to: Treasurer, State of New Jersey or the fee by check or money order payable to: Treasurer, State of New Jersey o		
Include DC	d the check or money order to the court's address listed above, ompleted Answer form to the plaintiff's attorney. If the plaintiff does orm to the plaintiff by regular and certified mail, This MUST be done at n or before 01/22/2016		
this dispute. The plaintiff may agree to accept payment of SIGNED agreement to the court's address listed above u			
Please Note - You may wish to get an attorney to represent may be available by contacting Legal Services at 609-695-6245 call the Lawyer Referral Services of your local County Bar A interpreter or an accommodation for a disability for any future.	If you. If you cannot afford to pay for an attorney, free legal advice. If you can afford to pay an attorney but do not know one, you may association at 609-585-6200. Notify the court now if you need an e court appearance.		
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/s/ Nam	Jadith krizatry		



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	Parte Civil Especial de Mercer 400 South Warren Street Trenton, NJ, 08608	El Tribunal Superior de Nueva Jersey División de Derecho, Parte Civil Especial Condado de Mercer Número del expediente: DC007031-15
	Número de teléfono: (609) 571-4000	Demanda de Acción Civil NOTIFICACIÓN DE DEMANDA Marque si es 🖾 Contrato 🔲 Hicito Civil
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otener conseje agar un aboga el Colegio de .	os legales gratuitos si se comunica con Legal Services	ue lo represente. Si usted no puede pagar un abogado, podría (Servicios Legales) llamando al 609-695-6249. Si usted puede el Referral Services (Servicios de Recomendación de Abogados) 19-585-6200. Notifique al tribunal ahora si usted necesita un cencia futura en el tribunal.
	/s/ Nombre y apellido	Judith Irizarry

Subsecretario(a) interino(a) del Tribunal Superior

Court's Address and Phone Number: Morcer Special Civil Part 400 South Warren Street Trenton, NJ, 08608 Telephone No. (609) 571-4000	Superior Court of New Jersey Law Division, Special Civil Part Mercer County Docket No: DC Civil Action SUMMONS Check one Contract Tort
YOU ARE	BEING SUED!
Person or Business Suing You (Plaintiff)	Person or Business Being Sued (Defendant)
Dominic Porcoro	Remex, Inc. 307 Wall Street Princeton, NJ, 08540
See the following page(s) for additional plaintiffs) Plaintiff's Attorney Information	(See the following page(s) for additional defendants) The Person or Business Suing You Claims You Owe the Following:
RC Law Group Vaskov Saks Esq. 285 Passaic Street Hackensack, NJ, 07601	Demand Amount \$ 10,000.00
much money he or she claims you out. may give the plaintiff what the plaintiff is asking for, plus to file your answer or a signed agreement. If a judgment is money, wages or personal property to pay all or part of the ju- IF YOU DISAGREE WITH THE PLAINTIFF'S CLAIM BE RECEIVED BY THE COURT ABOVE, ON OR BEF YOU, IF YOU DISAGREE WITH THE PLAINTIFF, YO	iefly tells the court his or her version of the facts of the case and how it the complaint, you may tose the case automatically and the court interest and court casts. You have 35 days from the date of service entered against you, a Special Civil Part Officer may seize your doment. The judgment is valid for 20 years. S, A WRITTEN ANSWER OR SIGNED AGREEMENT MUST ORE, OR THE COURT MAY RULE AGAINST ORE, OR THE COURT MAY RULE AGAINST OU MUST DO ONE OR BOTH OF THE FOLLOWING: In how to respond to the complaint is available at any of the New Jersey internet site www.gicourts.com under the section for Forms. If you out
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 Resolve the dispute. Contact the plaintiff's attorney, or this dispute. The plaintiff may agree to accept payment SIGNED agreement to the court's address listed above. 	contact the plaintiff if the plaintiff does not have an attorney, to resolve arrangements. If you reach an agreement, mail or hand deliver the on or before at you. If you cannot afford to pay for an attorney, free legal advice If you can afford to pay an attorney but do not know one, you may association at
/s/ Nan	Acting Deputy Clerk of the Superior Court



Dirección y teléfono del tribunal:	El Tribunal Superior de Nueva Jersey
Parte Civil Especial de Mercer	División de Derecho, Parte Civil Especial
400 South Warren Street	Condado de Mercer
Trenton, NJ, 08608	Número del expediente: DC
***	Demanda de Acción Civil
Número de teléfono: (609) 571-4000	NOTIFICACIÓN DE DEMANDA
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/s/ Nombre y apellido	
Subs	ecretario(a) interino(a) del Tribunal Superior

ACCIONED AMOUNTS

REMEX.	INC.

10:21:56 18 DEC 2015

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(2) COLLECTOR ACTION (7) (7) FOLLOWIP PRIO (1-10)

(3) TIME TO WORK

(8) PROMISED PHT DATE

(4) DATE WORK AGAIN

(9) IMP NOTE LINES

(5) PROMISED PMT ANT

--- FINANCIAL INFORMATION --- FOR ACCOUNT 1652890

- (4) EMP1 PHN 201-489-3000
- (43) INS_ID W198461115
- (44) INS1 DT/GR 84814601000001
- (46) INST NAME AETHA
- (50) INS2 ID# 900410802
- (51) INS2 DT/GR 718133
- (53) INS2 NAME UNITED REALTHCARE
- (82) NAME1 PH2 201-580-0858
- (255) 1-UF SCORE 677
- --- NOTES --- FOR ACCOUNT 1652890
- * (001) 11:33 09-30-15 BEG STRAT NOTICE-DEFAULT
- * (002) 11:33 09-30-15 REQ SERIES NOTICE (NOTICE-DEFAULT-23)
- * (003) 11:33 09-30-15 END STRAT NOTICE-DEFAULT
- * (004) 11:33 09-30-15 INPUT BY JJ
- * (005) 08:49 10-01-15 SNT NTC A1
- * (006) 12:06 10-01-15 RECD REVSPRING NEON RPT NO HIT | DTI
- * (007) 17:02 10-01-15 1 Client Info page(s) added on [J] (CONT) 09-30-15 Scanned by: (008)
- * (009) 04:02 10-08-15 UFIND RPT REC

LAW OFFICES OF PETER CIPPARULO, III, LLC 349 Route 206 – Suite K Hillsborough, NJ 08844 (908) 275-8777

Attorney ID: 9431991

Attorney for Defendant Remex, Inc.

Our File No. 333

DOMINIC PORCORO,

Plaintiff.

VS.

REMEX, INC,

Defendants.

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MERCER COUNTY

Special Civil Part

Docket No. 007031-15

Civil Action

CERTIFICATION OF MAILING

I, PETER CIPPARULO, III, Esq., certify that a true and correct copy of the foregoing

Notice to the Clerk of the Superior Court of Removal to Federal Court was served to the

Court by ECF and by Facsimile and Regular Mail to:

Yaakov Saks, Esq. RC Law Group, PLLC 285 Passaic Street Hackensack, NJ 07601 Attorney for Plaintiff

Law Offices of Peter Cipparulo, III, LLC Attorneys for the Defendant Remex, Inc.

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PETER CIPPARULO, III

Dated: January 11, 2016

Law Offices of Peter Cipparulo, III, LLC

Peter Cipparulo, III, Esq.*

*Certified by the Supreme Court of New Jersey
as a Certified Civil Trial Attorney

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January 11, 2016

Mercer County Clerk's Office Special Civil 175 S. Broad Street, 1st Floor P.O. Bo 8068 Trenton, NJ 08650

RE:

PORCORO v. REMEX, INC. Docket No. MER DC 7031-15

Our File No. 333

Dear Sir/Madam:

Enclosed please find the defendant Remex, Inc.'s Notice of Removal and Certification of Mailing.

A copy of this letter along with the Notice of Removal and supporting documents are being served upon counsel for the plaintiff.

Thank you for the Court's attention to this matter.

Very truly yours,

PETER CIPPARULO, III

PC/mav

cc: Yaakov Saks, Esq., counsel for plaintiff